PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT:

ISRAEL HIRSHBERG

ART UNIT:

SERIAL NO.: 10/

EXAMINER:

FILED:

CONCURRENTLY/HEREWITH

P.C.T. APPLICATION NO.: PCT/IL2003/000775

P.C.T. INTERNATIONAL FILING DATE:

SEPTEMBER 26, 2003

PRIORITY CLAIM: SEPTEMBER 26, 2002

TITLE: INSURANCE PLAN

INFORMATION DISCLOSURE STATEMENT

Hon. Commissioner for Patents United States Patent and Trademark Office P. O. Box 1450 Alexandria, Virginia 22313-1450

Dear Sir:

In accordance with 37 C.F.R. §1.56, Applicant wishes to call the attention of the Examiner to the following references:

U.S. Patent No.	Inventor	Issue Date
4,252,427	F. Brecht et al.	February 24, 1981
5,241,466	V. Perry et al.	August 31, 1993
"Express	Mail" mailing label number	ED 282855640 US

Date of Deposit April 22, 2005

I hereby certify that this paper is being deposited with the U.S. Postal Service "Express Mail - Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above and is addressed to: Hon. Commissioner for Patents, United States Patent and Trademark Office, P. O. Box 1450, Alexandria, Virginia 22313-1450.

Edwin D. Schindler, Reg. No. 31,459

Date

A copy of each of the references is submitted herewith along with Form PTO-1449.

The enclosed references were cited by the United States Patent and Trademark Office, acting as the International Searching Authority, in connection with Applicant's corresponding P.C.T. application, No. PCT/IL2003/000775, filed September 26, 2003, and claiming priority from an Israeli patent application, filed September 26, 2002. The P.C.T. International Search Report is enclosed. The relevance portions of the art cited is noted in the International Search Report.

These citations do not constitute an admission by Applicant that the references are relevant or material to the patentability of the claims.

Inasmuch as the present Information Disclosure Statement is being filed prior to issuance of a first Office Action on the merits, no fee for its submission is submitted to be due.

Respectfully submitted,

ISRAEL HIRSHBERG

Edwin D. Schindler Attorney for Applicant

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April 22, 2005

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Substitute for form 1449/PTO		Complete if Known ()		
Substitute for form 14437 10	Application Number	PCT/IL2003/000775		

Attorney Docket Number

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Filing Date September 26, 2003 First Named Inventor Israel Hirshberg Art Unit **Examiner Name**

			U. S. PATENT	DOCUMENTS	
Examiner Initials*	Cite No.1	Document Number Number-Kind Code ^{2 (If known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 5,241,466	08-31-1993	V. Perry et al.	Cols. 1, 3
		^{US-} 4,252,427	02-24-1981	F. Brecht et al.	Col. 3, lines 1-68
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FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages	_
		Country Code ^{3 -} Number ^{4 -} Kind Code ⁵ (if known)	MM-DD-YYYY		Or Relevant Figures Appear	T°
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Examiner Signature	/Ryan Donlon/	Date Considered	02/23/2009	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. The Office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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